PERSONAL SECURITY INDEX 1999

Income

Health

Safety

Financial

Employment

How confident are Canadians about their economic and physical well-being?

CANADIAN COUNCIL ON SOCIAL DEVELOPMENT

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PERSONAL SECURITY INDEX 1999

CANADIAN
COUNCIL
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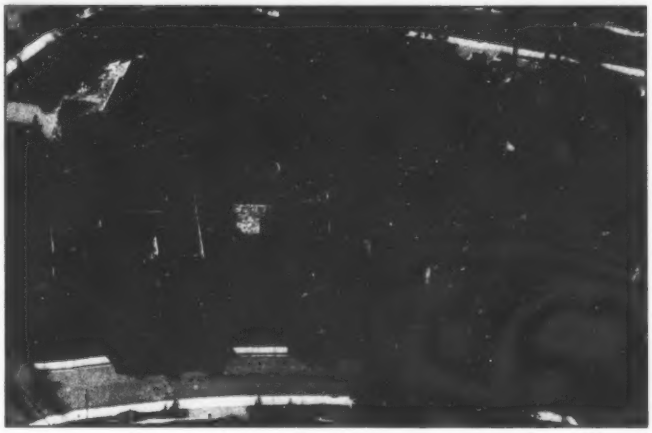
INTRODUCTION

The Personal Security Index (PSI) is a tool that measures, at a very basic level, whether Canadians' well-being is improving or declining. The Index focuses on the basics of living: whether Canadians have enough money to get by, whether their physical lives are threatened, and whether they have the means to cope with adversity. Over time, the PSI will measure changes in both the economic and physical state of security of Canadians. In 1999, we set the baseline by which changes in personal security will be measured in each year to come.



The Index contains a series of indicators that track various dimensions of economic and physical security, indicators that are both objective and subjective in nature. For example, the PSI measures changes in disposable income levels, as well as changes in people's perceptions of their ability to afford the basic necessities of life. The indicators are derived mainly from existing Statistics Canada databases and from responses to a survey by Ekos Research Associates Inc. asking Canadians about their perceptions of personal security.[1] As well as producing a national snapshot of personal security, when data permit, differences by gender, age groups, and regions are provided to give a more detailed picture of security among Canadians. In addition, focus groups were held to get Canadians' direct input into their own sense of security. Their views helped inform the choice of indicators, as well as the substance of the report.

The focus on security reflects events that have characterized the last few decades — a time when issues related to personal security have risen to the forefront of Canadians' concerns. High levels of unemployment and the growing prevalence of less secure forms of work have contributed to public worries. This has been accompanied by a perception that Canadian society itself is becoming less secure — that the streets are less safe, our homes more vulnerable to break-ins — and that threats to our health are more widespread.

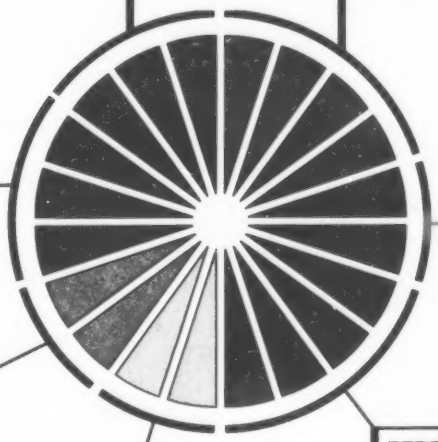
The 1999 report serves as a benchmark to evaluate future changes in the level of security of Canadians. The Canadian Council on Social Development developed the PSI in collaboration with the Insurance Bureau of Canada, Health Canada and the National Crime Prevention Centre. We hope that this project will both inform Canadians and motivate action to enhance personal security, a key aspect of well-being and future prosperity.

The CCSD would also like to thank the following people for their input as members of our Expert Advisory Group: Anthony Doob, Paul Kovacs, Mike McCracken, Ronald Melchers, Hélène Ménard, Yvonne Robitaille, Andrew Sharpe, Terry Sullivan, Jane Voll and Allen Zeesman.

Readers interested in learning more about how the Personal Security Index was constructed should refer to the Methodology section at the end of this report. Those wishing to share their comments or ideas about this evolving project are invited to do so by sending an e-mail message to psi@ccsd.ca.

COMPONENTS OF THE PERSONAL SECURITY INDEX

ECONOMIC SECURITY | **PHYSICAL SECURITY**



ADEQUACY OF INCOME
- Disposable income
- Poverty
- Canadians' assessment of income adequacy

HEALTH STATUS
- Potential years of life lost
- Incidence of injuries
- Canadians' assessment of own health
- Canadians' assessment of stress

EMPLOYMENT SECURITY
- Incidence of long-term unemployment
- Canadians' fear of job loss
- Canadians' confidence in own employability

ACCESS TO HEALTH SERVICES
- Canadians' assessment of access
- Private spending on health care

SAFETY NET
- EI coverage of the unemployed
- Canadians' confidence in the safety net

PERSONAL SAFETY
- Canadians' assessment of violent crime
- Rate of violent crime in Canada
- Canadians' assessment of property crime
- Rate of property crime in Canada

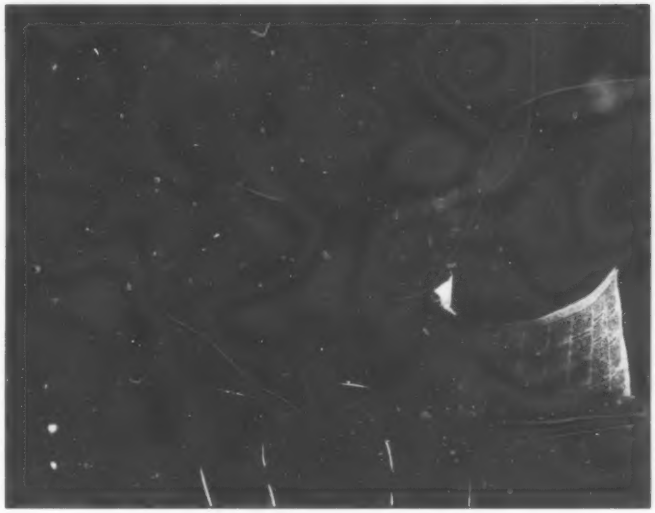
FINANCIAL VULNERABILITY
- Debt as per cent of disposable income
- Canadians' assessment of savings

HIGHLIGHTS

1999 constitutes the benchmark year for the Personal Security Index, and in subsequent years we will report on changes in the Index since 1999. For this first year, we present the baseline data and, wherever possible, review changes that have occurred between 1980 and 1998. Overall, the late 1990s marks a period of slight improvement in both the economic and physical security of Canadians, compared to the beginning of the decade. Improvements on the economic front are rather fragile, however, as Canadians remain financially vulnerable due to high levels of debt and decreased job stability.

ECONOMIC SECURITY

Employment — The unemployment rate has been dropping very slowly throughout most of the 1990s. In 1998, the long-term unemployment rate — that is, the percentage of Canadians who were unemployed for more than six months — finally fell below the two per cent mark for the first time since 1990. However, 30 per cent of Canadians believe that they are likely to lose their jobs over the next couple of years, reflecting the prevalent atmosphere of economic uncertainty. Furthermore, 40 per cent of Canadians are not confident that they could find equivalent employment within six months if they lost their current job.



Disposable income — Canadians saw a small improvement in their disposable income in 1998. When asked if their household income was adequate to meet their family's basic needs, over 56 per cent of Canadians reported that their income as very adequate, while 13 per cent felt it was wholly inadequate. Unfortunately, the proportion of individuals living in poverty was as high in 1996 as it was during the recession years of the early 1990s.

Personal debt — The precariousness of our economic security is evident in the record levels of average household debt borne by Canadians, which increased from 56 per cent to more than 100 per cent of annual disposable income between 1982 and 1998. Reflecting this indebtedness, 30 per cent of Canadians report that if they lost their job, their savings would sustain them for no longer than one month.

Income security programs — When it comes to coping with adversity, only one Canadian in four has confidence in the ability of government income support programs to sustain them while they look for new employment. This opinion mirrors the decreasing number of unemployed Canadians who are covered by the Employment Insurance program.

PHYSICAL SECURITY

Health — More than three-quarters of Canadians consider themselves to be very healthy. Rates of early death due to disease or accidents are dropping, and Canadians' average life expectancy is rising. This is largely due to a decline in the number of deaths from cardiovascular diseases and from accidents. On the negative side, cancer rates are rising and suicide remains a major social problem in Canada.

Health care — About 60 per cent of Canadians report that they have confidence in the health care system's ability to care for them in times of need. However, people who reported being in the poorest health gave the health care system its worst rating. Meanwhile, Canadians in 1998 continued to pay a greater proportion of their health care expenses out of their own pockets, a trend that has been evident since 1982.

Safety from injury — The overall improvement in physical security is also reflected in a significant decrease in the number of work and traffic injuries in recent years. However, one Canadian in four considers their lives to be extremely stressful, which can have negative long-term health consequences.

Safety from crime — Canadians generally report feeling safe in their communities, and crime rates have been dropping over the last six years, especially for violent offences and residential break-ins. Three of four Canadians feel safe from violent crime, while two of three feel safe from property crime. Young people and Canadians with low incomes are more apprehensive about crime than are other sub-groups of the population.

ECONOMIC SECURITY

Economic security refers to an assured and stable standard of living that provides individuals and families with a level of resources and benefits necessary to participate economically, politically, socially, culturally and with dignity in their community's activities.

Components: level and adequacy of income, employment security, safety net, financial vulnerability

LEVEL AND ADEQUACY OF INCOME

How much disposable income do Canadians have?

Having enough income to meet their family's needs is paramount to Canadians' sense of personal security. To track the adequacy of incomes, the PSI will monitor changes in the level of disposable income – that is, how much money from earnings, government transfers or investment income that Canadians have left in their pockets after they have paid their taxes.[2]

Overall, the 1990s marked a period of decline in Canadians' disposable income. It was only in 1998 that the trend began moving upwards. Since 1989, per capita disposable income has dropped by about $1,278. It rose by $264 in 1998. These figures are in 1998 dollars.

Do Canadians feel that their income is adequate?

The feeling of economic security depends not only on objective measures such as the amount of money that people have to spend, it also depends on subjective measures such as how adequate people feel their income is to sustain them. To measure this, we asked Canadians if they felt able to meet their household's *basic needs*.[3]

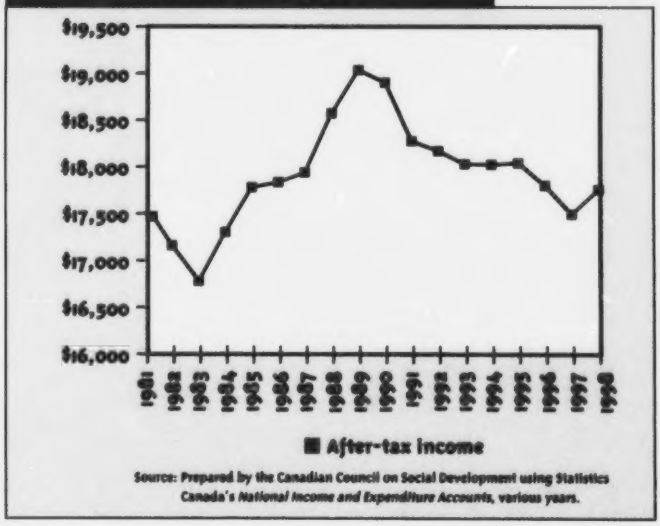
People were also asked to define basic needs. There was a general consensus that this meant that their basic shelter, clothing and food needs were met, and that they could also afford items such as a second-hand car,

modest vacations, or a post-secondary education for their children. It included the ability for their family to participate in civic and social activities.

The majority of Canadians (56 per cent) thought that their income was adequate to meet their basic needs; nearly 30 per cent felt their income was moderately adequate; and 13 per cent said it was inadequate.

DISPOSABLE INCOME PER CAPITA

After-tax income, 1998 $

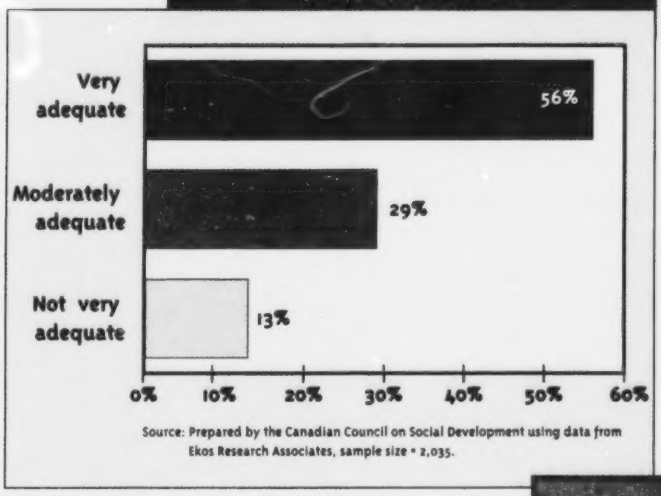


Source: Prepared by the Canadian Council on Social Development using Statistics Canada's *National Income and Expenditure Accounts*, various years.

- Not surprisingly, Canadians' perceptions about the adequacy of their household income are strongly linked to their education and income levels. Two-thirds of university-educated respondents reported having a very adequate income, as did three-quarters of Canadians with a household income of over $60,000.

IS YOUR INCOME ADEQUATE?

How adequate is your household income in meeting your family's basic needs?



Source: Prepared by the Canadian Council on Social Development using data from Ekos Research Associates, sample size = 2,035.

- Women were more likely than men to report having an inadequate income, while the elderly were the least likely to say that they had an inadequate income. Lone parents and individuals living alone were more likely to report that their income was inadequate (18 per cent).

- Regionally, people in British Columbia and Saskatchewan were more likely to report inadequate income levels (17 per cent), while people in Ontario and Alberta were the least likely (11 per cent). Ontarians and Albertans were also the most likely to report that they had a very adequate household income.

"I have a daughter in university. I'd like to think that I'll be able to afford to keep her there."

Claude

Retired teacher

How much poverty is there?

The poverty gap measures how many people in Canada are living below the poverty line and how far below the line they fall. The poverty gap represents the amount of money that would be required to raise every poor Canadian's income up to the poverty line. This concept is included here to provide a more well-rounded picture of income adequacy than we would see if we looked at changes in disposable income alone.

The poverty lines used are Statistics Canada's low income cut-offs, or LICOs.[4] In 1996, about 5.3 million Canadians were living below the LICO. At an average amount of about $3,760 per person below the poverty line, the overall poverty gap stood at more than $19 billion.[5] The poverty gap has climbed steadily through the 1990s, after falling in the latter half of the 1980s. It is a disturbing sign that the poverty gap has risen during a time when the Canadian economy is in a period of recovery.

Canada compares well internationally when it comes to poverty. Using a different measure of income deprivation, Canada and the United Kingdom came out on top in a comparison of G-7 countries[6] in 1994, with 10.6 per cent of their populations living on less than 50 per cent of the median disposable household income. Canada ranked ahead of Germany (at 11.4 per cent), France and Italy (both at 12.8 per cent), and well ahead of the United States (at 17.9 per cent).[7]

It is worth noting that without government transfer payments in the form of tax credits and social program benefits, these percentages would have risen to 32.8 per cent for

Canada, 39 per cent for the U.K. and Germany, 42 per cent for France and Italy, and 31 per cent for the U.S.

EMPLOYMENT SECURITY

The number one issue for the majority of working-age Canadians who were polled for this PSI project was job security. In the wake of changes brought about by technology, free trade and new management philosophies, the average Canadian senses that the ground is shifting: "Permanent jobs no longer exist" was a frequently expressed viewpoint. For many people, traditional job security – working for one firm for a long period of time – is being replaced by a new definition of employment security based on a person's skills and education. Given the importance of job security to most Canadians, it plays a prominent role as a component of economic security.

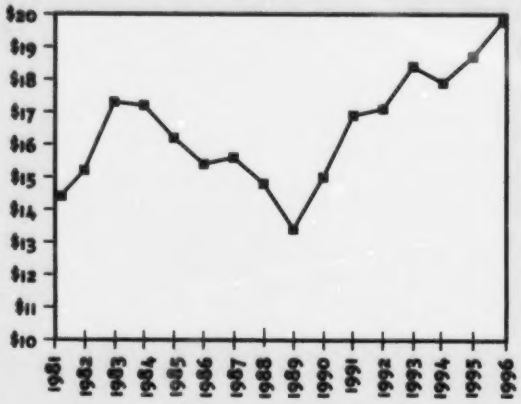
Long-term unemployment rate has declined

A standard indicator of employment security remains the proportion of people who are out of work at any given moment and who are actively looking for a new job. In order to better gauge the shortcomings of labour market, however, we will focus on long-term unemployment – that is, the proportion of people who are unemployed for six months or longer. While this indicator might miss the so-called discouraged job seekers – such as those who leave the labour force after a few months of unemployment – it remains a good measure of the overall state of the labour market.

The Canadian labour market has recovered from the recession of 1991-92, but it has done so very slowly. It was only in 1998 that the unemployment rate finally returned to similar levels of the 1980s. With overall unemployment at eight per cent, and youth unemployment at a persistent 14.4 per cent,

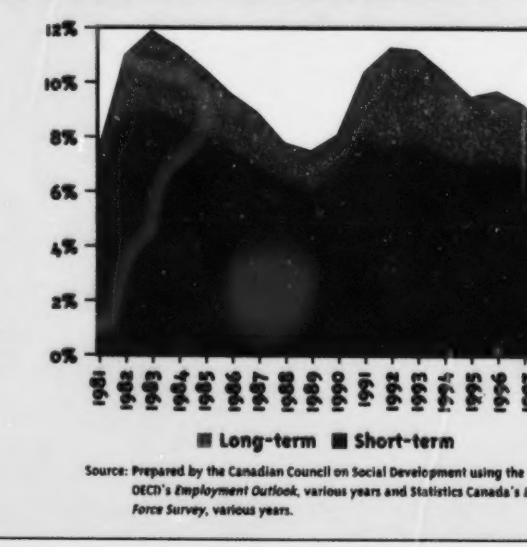
POVERTY GAP IN CANADA

Aggregate income deficiency, in billions, 1998 $



Source: Prepared by the Canadian Council on Social Development using Statistics Canada's *Income Distributions by Size in Canada*, various years.

UNEMPLOYMENT RATE



Source: Prepared by the Canadian Council on Social Development using the OECD's *Employment Outlook*, various years and Statistics Canada's *Labour Force Survey*, various years.

Canada has yet to approach anything that could be defined as full employment. In 1998, the long-term unemployed constituted 22 per cent of the total number of unemployed, or 1.8 per cent of the labour force, the lowest level since 1990.[8]

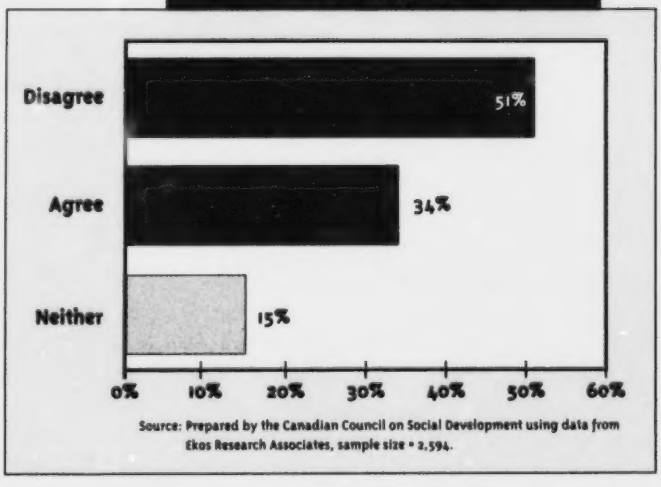
Regarding long-term unemployment, Canada's performance actually compares well to that of other G-7 countries. Canada ranked third, behind the U.S. (0.8 per cent) and Japan (1.4 per cent), but well ahead of the U.K. (3.9 per cent), Germany (6.2 per cent), and France (7.8 per cent). Among countries in the Organisation for Economic Co-operation and Development (OECD) as a whole, 3.6 per cent of the labour force was unemployed for over six months.[9]

"I'm a single parent of a 13-year-old and I get no support from his father. So I'm the only support in the household, and there are times when I lie awake at night worrying that I might lose my job on a moment's notice."

Julie
Massage therapist

FEAR OF JOB LOSS

"I think there is a chance I could lose my job over the next couple of years."



Source: Prepared by the Canadian Council on Social Development using data from Ekos Research Associates, sample size = 2,594.

Are Canadians worried about losing their jobs?

Canadians are becoming increasingly anxious about their ability to keep their current jobs. As a result, we are monitoring changes in the proportion of Canadians who fear that they might soon lose their job. Polling by Ekos Research indicates that one-third of employed Canadians think that they are likely to lose their job over the next two years. More than half are not concerned about losing their job.[10]

- Canadians with a household income below $40,000 and those with less than a high school education were much more likely to fear losing their jobs.
- People in the Atlantic provinces and in British Columbia were more worried about losing their jobs, followed by people in Ontario and Manitoba. Only residents of Quebec, Alberta and Saskatchewan fell below the national average of 34 per cent.

How confident are Canadians in their ability to find work?

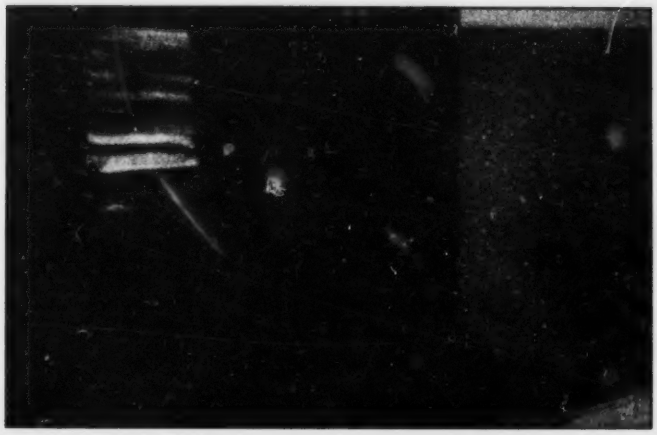
Much of the instability created by the fear of losing one's job is related to how confident Canadians feel about their ability to find a new one. Of course, confidence in one's ability to find new employment is strongly influenced by the state of the labour market. It is also dependent upon a person's set of skills and work experiences. The PSI monitors

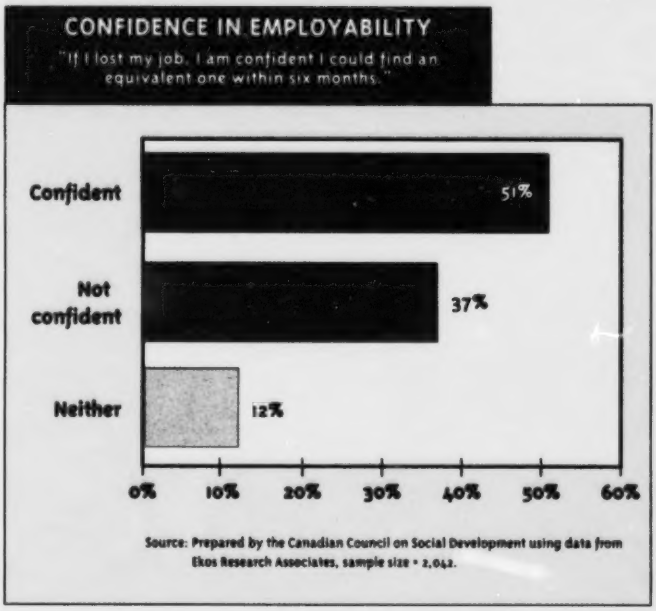
Canadians' confidence by tracking the proportion of working-age Canadians who do not believe that they could find another job within six months if they became unemployed.

In 1998, 51 per cent of working-age Canadians were confident that they could find an equivalent job within six months; 37 per cent were not confident.[11]

- Canadians under the age of 30 (56 per cent), those with a university degree (50 per cent), and those with a household income over $60,000 (56 per cent) were the most confident in their ability to find equivalent work within six months of becoming unemployed.

- People in Alberta and Saskatchewan (60 per cent) were more confident that they could find an equivalent job than were people in Atlantic Canada and Quebec (40 per cent).





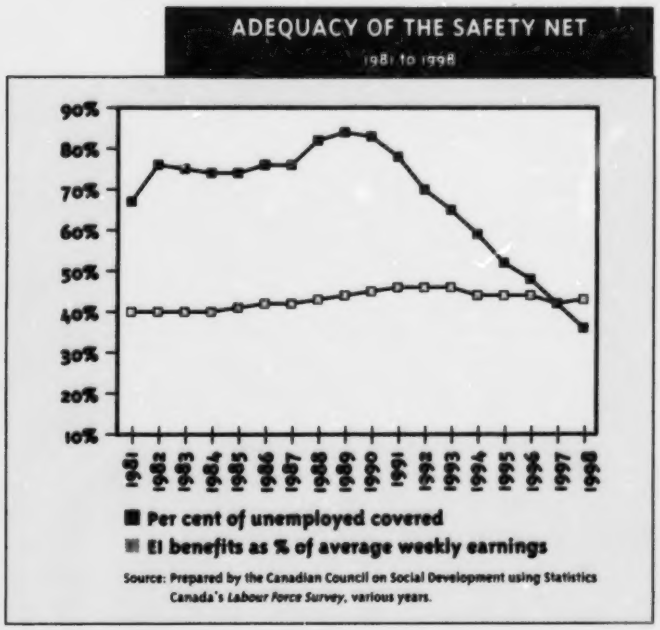
THE SAFETY NET

Are our income support programs adequate?

An essential component of economic security is a person's ability to fall back on a social safety net should they suddenly become unemployed. For the vast majority of the unemployed, a job loss occurs through no fault of their own; rather, it happens when companies lay off workers during lean times. Hence, a major component of Canada's social safety net is an unemployment insurance system that can help people to make ends meet while they look for another job.

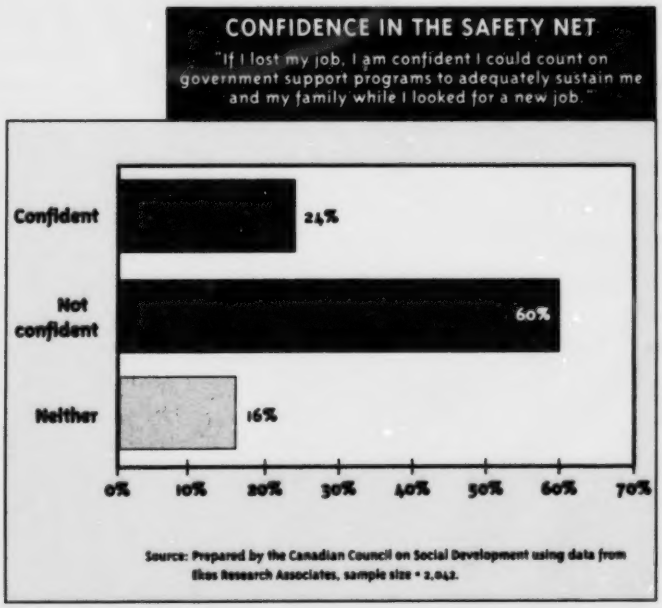
Using both objective and subjective measures, we are monitoring the adequacy of government income support programs, particularly the Employment Insurance program (EI). For the objective measure, two statistics are combined: the percentage of unemployed Canadians who receive EI benefits, and the amount of benefits they receive as a percentage of the average weekly wage.[12]

Over the last nine years, sweeping changes to Canada's EI system have severely reduced the number of unemployed Canadians who qualify for benefits – and the benefits have also been scaled back. It is a worrisome sign that the social safety net is unravelling during a period of profound economic insecurity.



How confident are Canadians about their income security programs?

The subjective measure of the adequacy of the safety net is derived by asking Canadians how confident they are in our income security programs. The answers to this question


CONFIDENCE IN THE SAFETY NET
"If I lost my job, I am confident I could count on government support programs to adequately sustain me and my family while I looked for a new job."
Confident
24%
Not confident
60%
Neither
16%
0%
10%
20%
30%
40%
50%
60%
70%
Source: Prepared by the Canadian Council on Social Development using data from Ekos Research Associates, sample size = 2,042.

in 1998 show that economic restructuring over the last decade has had a dramatic effect on Canadians' confidence in our income support programs. Nearly two-thirds of working-age Canadians do not believe that these programs would sustain them and their families while they looked for a new job; only one-quarter felt that the programs were adequate.[13]

- Overall, Canadians under 30 years of age, those with less than a high school education, or those with a household income of less than $20,000 are more confident than other Canadians that they can rely on government income support programs.

- Confidence in Canada's income support programs is highest among residents of Quebec and lowest among residents in the Atlantic and western provinces, with Ontario residents falling somewhere in the middle.

FINANCIAL VULNERABILITY

Growing levels of household debt are another reason why many Canadians are worried about their economic security. Even if the debt is incurred in order to purchase a house, a car or other durable consumer goods, borrowers must still repay the debt from their disposable income. With disposable incomes stagnating or in decline, many Canadians are now feeling the pinch as a larger share of their paycheque goes to service their household debt.

Some people may interpret a higher debt load as a sign that Canadians are more optimistic about their economic security and are therefore willing to spend more money. However, there is strong evidence that Canadians are using credit, not to buy more items, but simply to make ends meet. This trend is also evident in the dramatic decline in Canadians' savings rate, which has fallen from 15 per cent of annual disposable income in the mid-80s to almost zero by

1998. In addition, the number of consumer bankruptcies has skyrocketed in the 1990s, reaching a high of 85,000 in 1997 – four times as many as in the mid-80s.

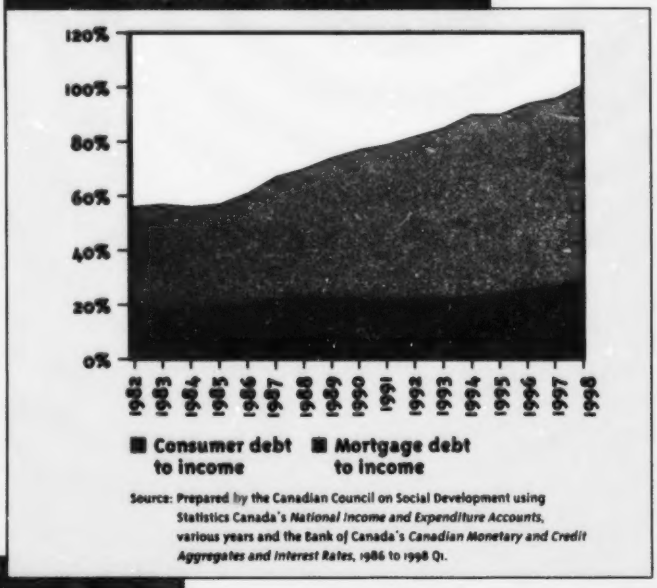
To measure the degree to which Canadians are financially vulnerable, the PSI tracks the ratio of Canadians' total mortgage and consumer debt to their total disposable income. Since 1984, the amount that Canadians collectively have borrowed to buy homes and consumer goods has increased from 56 per cent of their total disposable income to over 100 per cent.[14]

The largest part of Canadians' increased indebtedness is due to the size of their mortgages, which increased from 38 per cent of disposable income in 1984 to 72 per cent in 1998. Consumer credit, however, has also grown from 18 to 29 per cent.

Internationally, Canada is ranked fourth among G-7 countries when it comes to personal indebtedness. Using a broader measure of debt that includes personal loans, France led the way at 114 per cent of disposable income, followed by Japan at 112 per cent, the U.K. at 110 per cent, Canada at 105 per cent, and the U.S. at 98 per cent. Citizens of Germany and Italy had the lowest levels of indebtedness with rates of 60 and 49 per cent respectively. However, Canadians experienced the largest increase in indebtedness between 1985 and 1995.

RATIO OF DEBT TO INCOME

Mortgage and consumer debt as % of after-tax income, 1982 to 1998



Source: Prepared by the Canadian Council on Social Development using Statistics Canada's *National Income and Expenditure Accounts*, various years and the Bank of Canada's *Canadian Monetary and Credit Aggregates and Interest Rates*, 1986 to 1998 Q1.

"If something is removed from your control, that's a lack of personal security. Finances are an important aspect of your life."

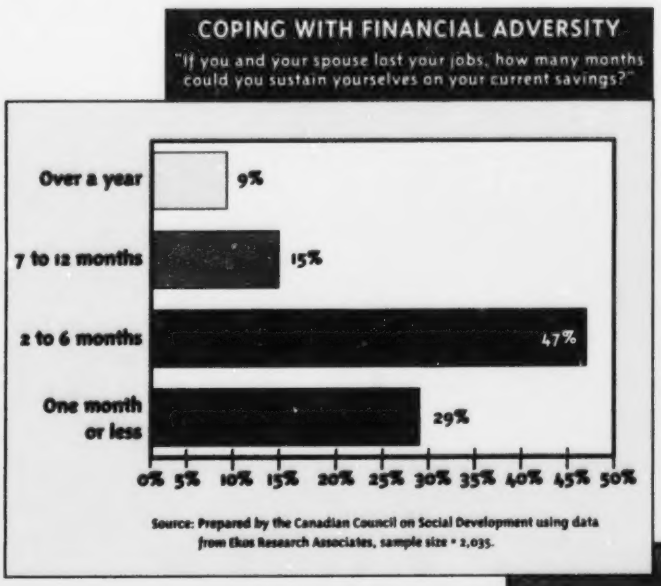
Sara
Research assistant

How financially vulnerable do Canadians feel?

In order to better gauge how financially vulnerable Canadians are feeling, we asked how long they would be able to sustain themselves and their families if they had to rely only on their savings. Savings were defined as liquid assets such as bank accounts and RRSPs.

Slightly more than one in four working-age Canadians (29 per cent) reported that they would not be able to sustain themselves for more than one month if they and their spouse lost their jobs. Three-quarters of working-age Canadians would not be able to get by beyond a period of six months. Only nine per cent of Canadians polled had adequate resources to last more than a year.

Only one-quarter of Canadian households with working-age adults could sustain themselves for more than six months – a period


COPING WITH FINANCIAL ADVERSITY
"If you and your spouse lost your jobs, how many months could you sustain yourselves on your current savings?"
Over a year
9%
7 to 12 months
15%
2 to 6 months
47%
One month or less
29%
0% 5% 10% 15% 20% 25% 30% 35% 40% 45% 50%
Source: Prepared by the Canadian Council on Social Development using data from Ekos Research Associates, sample size = 2,035.

that is often used as a measure of adequate savings by financial planners.

- As might be expected, the most financially secure Canadians are those with higher household incomes and higher levels of education. Typically, financial security also increases with age.

"Money is a source of family troubles. When you can't find the money to pay your bills, watch out!"

Jacqueline
Government employee

- Canadians living in British Columbia (28 per cent) and in Manitoba (27 per cent) were the most likely to have enough savings to last for six months.

- Canadians living in the western provinces — with the exception of Alberta — also had the highest levels of financial vulnerability, with 33 per cent reporting that they had sufficient savings to last for only one month or less. By contrast, 25 per cent of Quebec residents and 28 per cent of Alberta residents reported being in that situation.

PHYSICAL SECURITY

Physical security refers to physical and mental health, the quality of natural and built environments, and the status of one's personal safety.

Components: personal health, access to health services, personal safety

PERSONAL HEALTH

Being in good physical and mental health, feeling safe from accidents and disease, and having access to adequate medical care in times of need are all basic elements that contribute to a person's sense of physical security.

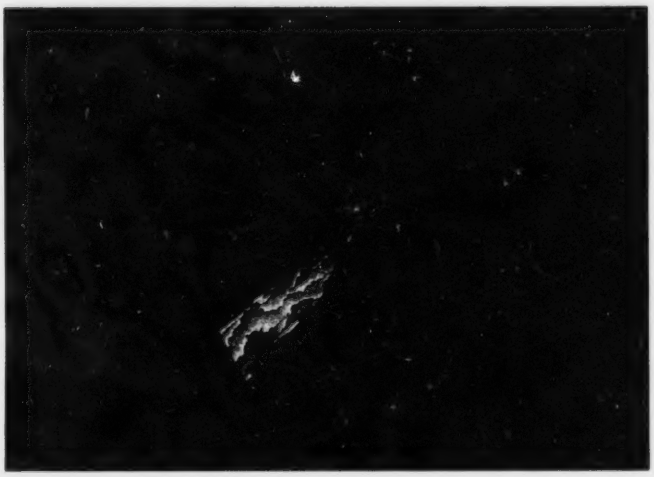
The average life expectancy of Canadians at birth is now about 78 years — evidence of impressive advances over the 20th century in this country's sanitation practices, the prevention and treatment of diseases, and increased access to health services. However, cancer, increasingly virulent bacteria, and viruses such as HIV remain serious threats to the health of Canadians. And even though Canadians are less likely to be injured on the job these days than in previous years, people are feeling stressed — which can ultimately harm their physical and mental health.

The level of concern among Canadians about their access to health care has increased in recent years, at the same time that health care services are being cut back.

The PSI monitors these important aspects of Canadians' physical security by reporting on their overall health status and their level of confidence in receiving adequate health care.

Canada's rate of premature death is dropping

Every year, thousands of Canadians die prematurely from injuries or disease. One way to measure the impact of these causes of death is by calculating how many years the person might have lived had they not died prematurely. This indicator is known as the "potential years of life lost" or PYLL. It is a ratio of the total years of life lost before the

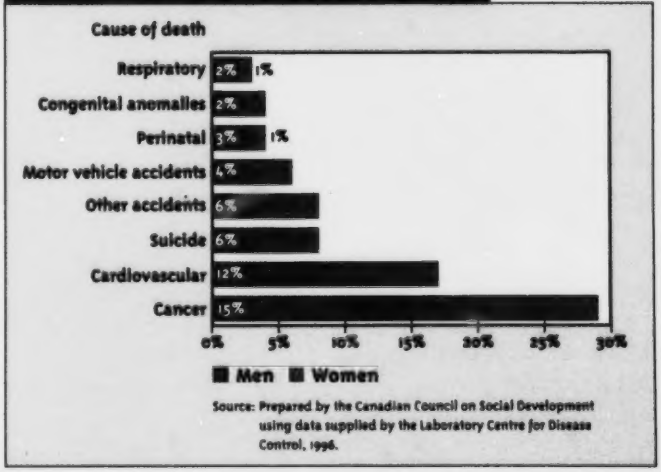


age of 75 (the average life expectancy for men) to the proportion of the population under 75 years of age.

Overall, the news is rather good. Canada's PYLL has been declining over the last decade, suggesting that fewer people are dying prematurely from various diseases and

POTENTIAL YEARS OF LIFE LOST

Per cent of total years lost, by cause of death



Source: Prepared by the Canadian Council on Social Development using data supplied by the Laboratory Centre for Disease Control, 1996.

accidents. In 1996, 56 years of life per 1,000 persons were lost, compared to 69 years of life per 1,000 lost a decade ago.

The drop in the PYLL is particularly notable with respect to cardiovascular disease. As of 1996, heart disease was no longer the leading cause of death in Canada. The number of fatalities from accidents, particularly motor vehicle accidents, has also dropped substantially over the same period.

There remains some cause for concern, however. Cancer is taking a greater toll than ever, due mainly to the increased incidence of lung and breast cancers. Cancer has become the leading cause of premature death in Canada, accounting for 29 per cent of the total years lost.

Although AIDS has had a much smaller impact than cancer, it is a significant cause of premature death in Canada, accounting for about three per cent of all years lost. Equally troubling is the incidence of suicide, which makes up about eight per cent of the total years of life lost. Canada's suicide rate remains high, particularly among young men.

"I have two handicapped parents in Quebec. I find it very difficult trying to deal with the health care system. I can't get access to what they require."

Tim

Real estate agent

On the basis of the PYLL, Canada ranked first in 1994 among a group of countries that included Germany, the U.K., France and the U.S.[15] While France did better with respect to cardiovascular diseases, and the U.K. did better in terms of fatalities from injuries, accidents, and AIDS, Canada had a better overall score. The U.S. was last generally, except for deaths related to cancer and suicide. Canada's relatively good performance was more marked for men than for women.

Safety at work and on the road is improving

With nearly two-thirds of working-age Canadians in the labour force, the workplace itself is an important component of Canadians' lives. Whether these workplaces cause increased strain on people's physical and mental health is an important question. To gauge the effect of the workplace on Canadians' health, the PSI tracks the incidence of workplace injuries by reporting on the number of injuries per 100,000 workers that result in time lost.

Daily commuting to and from work takes up a considerable amount of Canadians' time. It is not surprising, therefore, that traffic accidents are a leading cause of death and injury. Although drinking and reckless driving are the causes of many motor vehicle fatalities, most accidents occur around rush hour, when people are travelling between work and home.

To gauge the safety of Canadians on the road, the PSI monitors the motor vehicle

accident victim rate — that is, the number of people who are injured as the result of traffic accidents as a proportion of the overall Canadian population.

The number of work-related injuries and those resulting from traffic accidents have both decreased substantially over the last 10 years. Workplace injuries have fallen dramatically — the incidence of injury dropped from 5,800 per 100,000 population in 1986 to 3,400 by 1995. This decline is due, in part, to the transition from primary and secondary industries to the service sector, and to better injury-prevention programs in the workplace.[16]

Traffic injuries fell from a high of 1,057 per 100,000 population in 1987 to 771 by 1997, mainly due to better safety precautions such as seat-belt laws and more intensive efforts to discourage impaired driving. Casualty rates for motor vehicle accidents were highest in Manitoba and British Columbia, and lowest in Newfoundland and Prince Edward Island.[17]

How well do Canadians rate their own health?

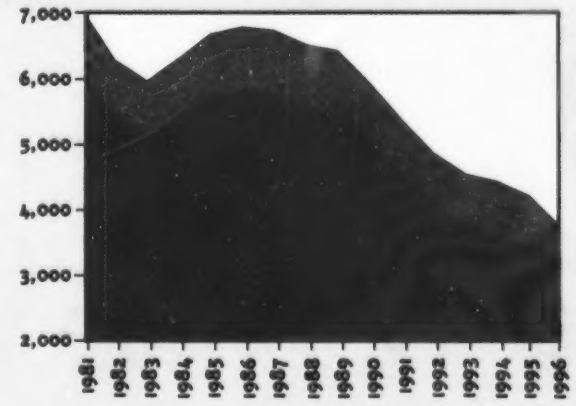
Research has shown that one of the most reliable indicators of a person's health status is, quite simply, their own assessment of their health. With that in mind, we asked Canadians to rate their health.[18]

More than 75 per cent of respondents reported being in very good or excellent health; 15 per cent considered themselves to be in average health; seven per cent considered themselves in poor or terrible health.

- The survey results correspond with existing research which shows that non-medical factors — such as income and education — have an important impact on people's health: 86 per cent of Canadians with a household income of over $60,000 reported being in good health, but only 66 per cent of Canadians earning less than $20,000 reported this. And only three per cent of high-income Canadians reported being in poor health, compared to 10 per cent of low-income Canadians. Canadians with higher education levels also tended to report being in better health.

INJURIES AT WORK AND ON THE ROAD

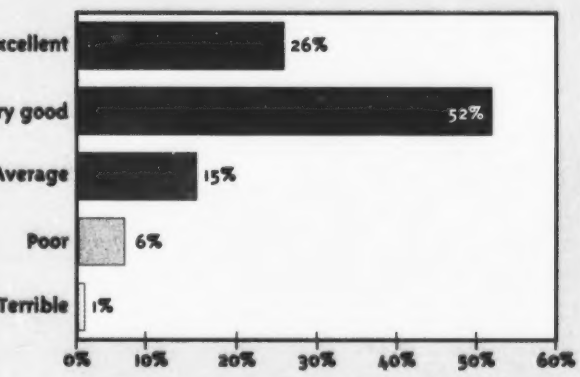
per 100,000 persons



Source: Human Resource Development Canada, *Occupational Injuries and their Cost in Canada, 1992-1996* and Transport Canada, Road Safety, *Canadian Motor Vehicle Traffic Collision Statistics*, TP 3322, 1998.

CANADIANS' HEALTH

"How would you rate your health?"



Source: Prepared by the Canadian Council on Social Development using data from Ekos Research Associates, sample size = 4,017.

- Overall, a higher proportion of residents in Saskatchewan and the Atlantic provinces rated themselves as being in poor health; a larger proportion of people in Quebec and British Columbia gave their health a better rating.

Do Canadians lead stressful lives?

A growing feature of modern life is the prevalence of stress. The strains and insecurities of a changing labour market, combined with the family obligations of working parents, are making life more stressful for an increasing number of Canadians. And stress has consequences for people's health: it has been linked to work-related injuries, exhaustion, cardiovascular disease and psychological distress.

The PSI tracks Canadians' stress levels as an indicator of both insecurity and well-being. In this way, we will be able monitor the proportion of Canadians who consider their lives to be extremely stressful or moderately stressful.

One-quarter of Canadians (26 per cent) described their lives as extremely stressful, 56 per cent felt their lives were moderately stressful, while 18 per cent said their lives were not stressful.[19]

- Women were more likely to describe their lives as extremely stressful (29%), compared to 24% of men.

"The health of my children is a major stress. If one child is healthy, the other probably isn't by the next day."

Robert

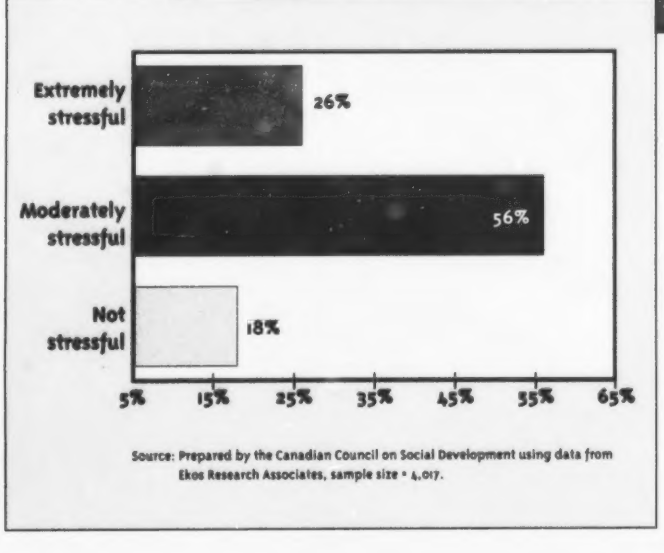
Electrical worker

- Canadians at the upper and lower ends of the income scale reported greater stress levels than did Canadians whose income fell in the middle range. To some extent, this may be due to their employment and occupational status. For instance, the most stressful occupations appear to be that of professionals and labourers — 29 per cent of respondents in these categories reported having extremely stressful lives. People on disability or sick leave (44 per cent) or those who were unemployed (36 per cent) were also more likely to view their lives as extremely stressful.

- Parenting appears to be another major cause of stress: about 30 per cent of parents considered their lives to be very stressful, compared to about 21 per cent of other adults. This was particularly so for lone parents (37 per cent). Canadians between the ages of 30 and 45 were the most likely to perceive their lives as stressful (33 per cent), while people aged 65 and older were the least likely (12 per cent).

CANADIANS' LEVEL OF STRESS

"How stressful is your life?"



Source: Prepared by the Canadian Council on Social Development using data from Ekos Research Associates, sample size = 4,017.

- Across the country, residents of Ontario and the Atlantic provinces reported living the most stressful lives, while residents of Quebec and British Columbia reported the least stressful lives.

ACCESS TO HEALTH SERVICES

Government cut-backs to the health care system have caused many Canadians to become concerned that they will not have access to affordable and adequate health services. Long waiting lists, crowded emergency rooms, shortened hospital stays, and the growing cost of medications have all contributed to peoples' concerns about their health care. In response, the PSI monitors Canadians' level of confidence in the health care system.

Are Canadians worried about access to emergency care?

Despite ongoing upheavals in the health care system, the majority of Canadians remain confident that they will have access to emergency care should the need arise: 60 per cent of Canadians said they were either confident or very confident; 26 per cent were not confident.[20]

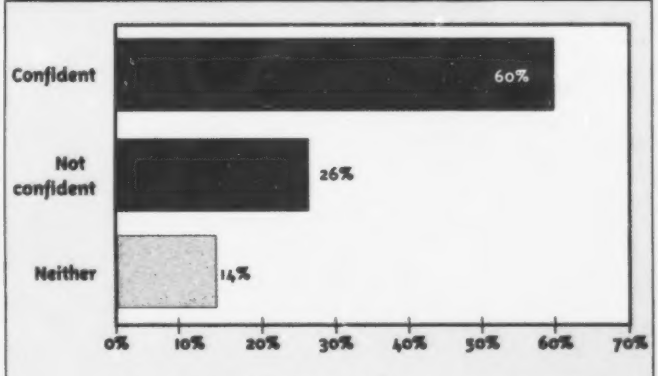
- Confidence in the emergency health care system was shared equally by Canadians at all income and education levels. However, women expressed much less confidence than did men, and middle-aged Canadians were more apprehensive than younger and older Canadians.

- A significant number of people who reported being in poor health expressed far less confidence in the health care system than did healthier Canadians.

- Overall, residents of Quebec were the most confident about their access to emergency care, while those in British Columbia and Saskatchewan were the least confident.

CONFIDENCE IN ACCESS TO HEALTH SERVICES

"I am confident that if my family or I became seriously ill, we would be able to access the necessary health care services."



Source: Prepared by the Canadian Council on Social Development using data from Ekos Research Associates, sample size = 2,042.

Out-of-pocket health care costs are increasing

The rising costs of medicines and the increased health needs of an aging population have led many Canadians to believe that they will have to shoulder a greater portion of their family's health care costs. In addition to tracking Canadians' confidence in the health care system, the PSI looks at the private consumption of health care in

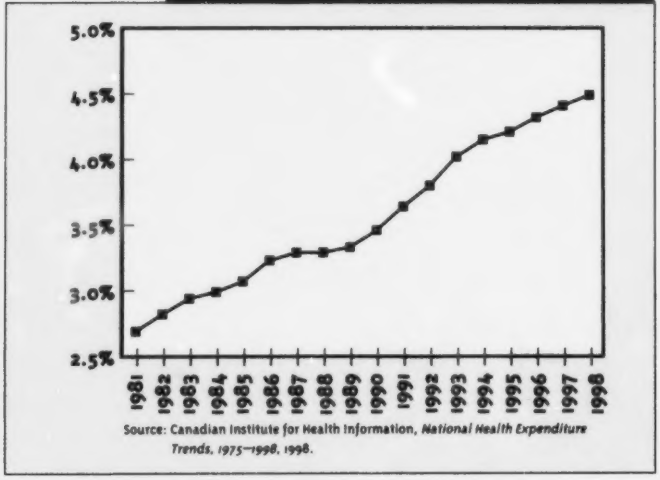
Canada, calculated as a ratio of Canadians' private spending on health care as a proportion of their disposable income.

Private health care spending includes out-of-pocket expenses, as well as spending by third-party insurers. It is primarily directed towards such items as drugs, dental services and vision care.

In 1998, Canadians spent about $792 per capita on health expenditures. This accounts for about 4.5 per cent of their disposable income and about 30 per cent of health care spending per Canadian.[21] Ontario ranked first in private health spending with $902 per capita, while Newfoundland ranked last at $556.

PRIVATE SPENDING ON HEALTH CARE, 1981 to 1998

Private spending on health as % of disposable income



Source: Canadian Institute for Health Information, *National Health Expenditure Trends, 1975–1998*, 1998.

Internationally, Canada ranks behind all other G-7 countries – with the notable exception of the U.S. – with regard to private health expenditures as a percentage of total health care spending. The U.K. ranks the lowest at about 15 per cent, followed by Italy, France, Germany, Japan and Canada in the mid-20 to 30 per cent range. The United States is the champion of private expenditures, with 56 per cent of health spending being out-of-pocket or provided by a third party.

PERSONAL SAFETY

Safety from violence and crime is another component of personal security. During our focus groups, participants expressed a low-level but genuine concern about property and violent crime. While women were more preoccupied with violent crime, men were generally more concerned with property crime. Youth crime, and the seemingly random character of violent aggression, were the issues that gathered the most attention: "I guess we are talking about youth, because that's where it starts," said one participant.

Many of our focus group participants believed the root cause of crime to be a combination of poor parenting and a lack of employment or a worthwhile occupation. Some participants suggested that a lack of consequences for criminal behaviour was also a contributing factor: "Society as a whole is not strict enough. Nobody says what is right and what is wrong anymore because it is politically incorrect."

Many young focus group participants emphasized that poverty and a feeling of hopelessness were also important factors: "If you feel like you have nothing to lose, then

you are more likely to take risks like committing crimes." As for possible strategies to prevent crime, particularly where young people are concerned, many participants believed that community involvement was essential. Participants emphasized the need to provide young people with meaningful ways to get involved in social activities and organized sports: "The approach should be bottom-up, not top-down," suggested one participant.

The PSI monitors the evolution of Canadians' concerns about personal safety by tracking four indicators: the level of violent crime and property crime, and Canadians' perceptions of both types of crime in their own communities.

"Women have to be worried about violent crime, especially at night. I worry about my girlfriend going downtown by herself, even if it's only two blocks away."

François
Project manager

Violent crime rate dropping

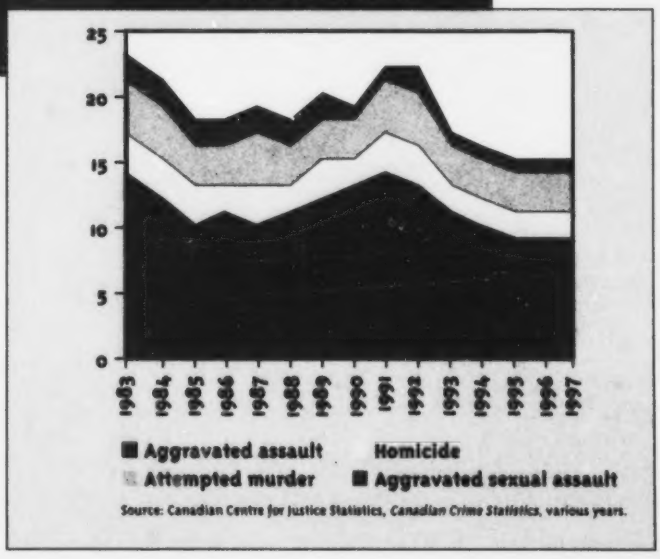
When dealing with violent crime, the PSI will follow the evolution of the violent crime rate as a whole, but will give more weight to the most serious crimes – that is, homicide, attempted murder, aggravated assault and aggravated sexual assault. These are the crimes about which Canadians express the greatest concern. Also, the seriousness of these crimes leads to their more reliable and comprehensive reporting.

Contrary to popular perception, the incidence of violent crime has been slowly falling for the past 15 years. Aggravated assaults increased in the late 1980s, but subsided after 1991.[22]

It is important to keep in mind that over 60 per cent of the crimes reported in the overall violent crime rate are actually low-level, or so-called common assaults which involve behaviours that range from threatening acts or gestures to punches. After a steady rise throughout the 1980s, common assaults have also been dropping since 1991, albeit at a slower pace. As a result, the violent crime rate has

VIOLENT CRIME IN CANADA

Rate per 100,000 persons



Source: Canadian Centre for Justice Statistics, *Canadian Crime Statistics*, various years.

dropped for the last six years on record. In 1997, the most recent data available, most regions in Canada experienced a drop in their overall violent crime rate. The Prairies, however, were the exception. Saskatchewan, in particular, saw its rate increase by 15 per cent.

When it comes to homicide, Canada ranks in the middle among G-7 countries. Japan ranks as the safest country, followed by Germany, France, the United Kingdom, Canada and Italy. The United States was last on this score, with rates that were almost five times those of Canada and fourteen times those of Japan.[23]

Are Canadians concerned about violent crime?

In order to gauge Canadians' sense of their own personal security, we asked Canadians how they would rate their families' safety in their own neighbourhoods with respect to violent crime. Our survey shows that 76 per cent feel that their neighbourhood is safe. Only seven per cent consider their neighbourhood to be unsafe.[24]

- Not surprisingly, Canadians with low incomes were twice as likely as those with high incomes to report that their neighbourhoods were unsafe; over 84 per cent of Canadians with household incomes of at least $60,000 felt safe in their neighbourhoods. Canadians living in urban areas generally felt less safe than those living in small cities or in rural areas.

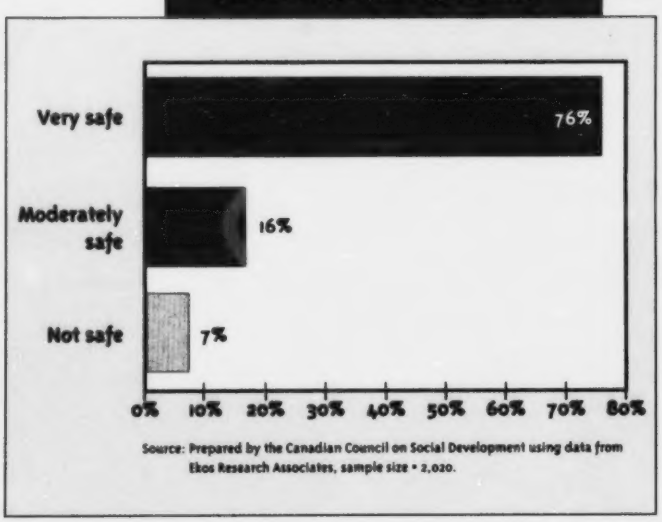
- People in the Atlantic provinces felt the safest of all regions: 87 per cent felt very safe, while only one per cent felt very unsafe. Residents of British Columbia were the most fearful of crime in their neighbourhoods: 69 per cent felt very safe, compared to nine per cent who felt unsafe. Manitoba was a close second as the province where people felt the least safe from violent crime in their neighbourhood.

"I've got nothing against squeegee kids personally, but I get a bit on edge when they approach my car."

Jean-François
Teacher

SAFETY FROM VIOLENT CRIME

"In terms of your family's exposure to violent crime, how safe is your neighbourhood?"



Source: Prepared by the Canadian Council on Social Development using data from Ekos Research Associates, sample size = 2,020.

Property crime rate levelling off

Property crimes account for 60 per cent of all crimes committed in Canada. They are defined as unlawful acts with the intent of gaining property, but which do not involve the use or threat of violence. The PSI focuses on the two types of property crime that affect people most directly – namely, breaking and entering into a building, including a home or a business, and motor vehicle theft.

As with violent crime, the overall incidence of property crime has been declining since 1992. However, while the rate of breaking and entering has decreased, car thefts were on the rise until 1996.[25]

The provinces with the greatest incidence of property crime are British Columbia, Saskatchewan and Manitoba. They are followed by Quebec, Alberta, Ontario and the Atlantic provinces.

When it comes to burglaries, Canada does not compare well to other G-7 countries. Only the United Kingdom reported a higher rate, while Japan reported by far the lowest incidence of burglary.[26]

How worried are Canadians about property crime?

When asked to rate their neighbourhood in terms of safety from property crime, 68 per cent of Canadians consider their neighbourhood to be very safe, 19 per cent consider it to be moderately safe, and 12 per cent think their neighbourhood is unsafe.[27]

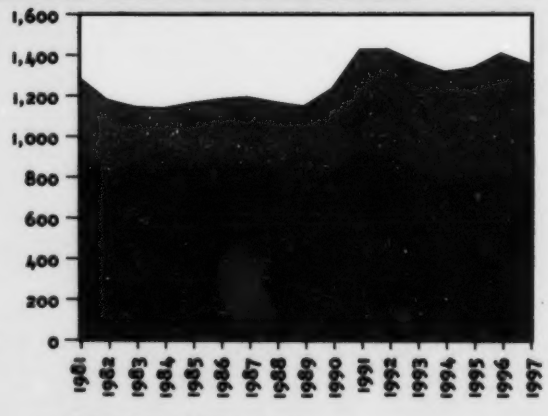
- As was the case with violent crime, low-income Canadians feel the most vulnerable to property crime (19 per cent), compared to 10 per cent of Canadians in the highest income group.

- Men and women are equally concerned about property crime. However, young Canadians feel the least safe (14 per cent), while senior citizens tend to be the least apprehensive (8 per cent). This finding likely reflects the quality of the neighbourhoods in which people in these different age groups tend to live.

- Residents of the Atlantic provinces have relatively low-level concerns about property crime which quite accurately reflect the provincial rates. British Columbians, on the other hand, feel the most apprehensive. In general, Canadians' fear of property crime increases gradually from the eastern to the western regions.

PROPERTY CRIME IN CANADA

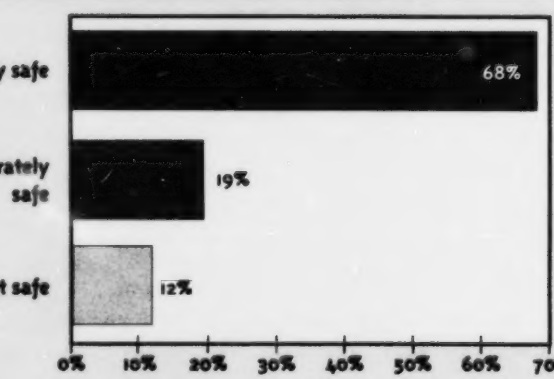
Rate per 100,000 persons



Source: Canadian Centre for Justice Statistics, *Canadian Crime Statistics*, various years.

SAFETY FROM PROPERTY CRIME

"In terms of your household's exposure to property crime, how safe is your neighbourhood?"



Source: Prepared by the Canadian Council on Social Development using data Ekos Research Associates, sample size = 2,020.

CONCLUSION

In this first edition of the *Personal Security Index*, a review of the trends over the 1980s and 1990s reveals that economic security is a primary concern for Canadians. However, the trends in physical security – both the objective indicators as well as people's attitudes about their physical security – are far more positive.

Upon reflection, this is not surprising. The 1990s began with a particularly severe economic recession that was exacerbated by the Bank of Canada's high interest rates and by the industrial restructuring that followed the 1988 Free Trade Agreement. Hard on the heels of this recession, governments enlisted Canadians in a battle against fiscal deficits. By cutting large numbers of public sector jobs and reducing spending on social programs, they accomplished their objective. All told, program spending in Canada dropped from 42 per cent of the gross domestic product (GDP) in 1992 to 34 per cent by 1998.

Canadians felt the impact of this reduced spending. Throughout the 1990s, administrators of income security programs like welfare and Employment Insurance lowered the benefit levels and tightened the eligibility criteria. In the last half of the 1990s, hospitals and schools began to close. With the public sector losing tens of thousands of employees and the private sector undergoing its own restructuring, most of the jobs created in the 1990s were the result of Canadians turning to self-employment to make a living.

On the income front, 1998 marked the first year in a decade that average disposable income rose. Declining incomes have forced many people to work more hours, and have heightened the need to have two income-earners in a family in order to make ends meet. Many Canadians have also increased their debt loads to dangerous levels, and they have stopped putting aside money for their retirement in order to stay financially afloat - thus adding to their overall feelings of economic insecurity. Despite the economy's slow recovery over the decade, the number of poor people has continued to rise. It is little wonder, therefore, that one-quarter of Canadians report experiencing extreme levels of stress.

The *Personal Security Index* reveals how insecure people are feeling about their jobs and how sceptical they have become about government social programs. The steady cuts in income support programs – most notably, in Employment Insurance – have led many people to doubt that a social safety net still exists for them. As well, the PSI findings indicate that our workplace and public policies do not meet the needs of many of today's families. Parents especially expressed their feelings of stress resulting from the demands placed on them by both their employers and their families.

Against this backdrop of economic uncertainty, our report shows that notable progress has been made in the areas of personal health and safety. Canada ranked first among G-7 countries in 1994 in the prevention of premature death – a result of achievements in disease control, improved access to health care services, and public awareness campaigns to promote safety. And

despite the impression left by media coverage of a few notorious murders, the crime rate in Canada has been declining since the beginning of this decade.

This PSI report shows that efforts to improve public awareness of the causes of injury and premature death have led to reductions in both of these rates. For example, public education campaigns and legislative changes to increase the use of seat belts, reduce the incidence of drunk driving, and improve driver education for teens have led to reductions in road injuries and deaths. As well, educational efforts and improved treatments have reduced the incidence of death due to cardiovascular disease. Other forms of disease — most notably cancer — are increasing, however, emphasizing the need for continued public support for research into its causes and cures.

The PSI findings reveal that Canada is still reaping the benefits of past investments in our health care system. However, it is important to consider whether recent cuts in health services, changes in food and drug safety review processes, and the growth of privatized health care might jeopardize Canada's impressive record. While Canadians surveyed for this report expressed confidence in the ability of our health services to deliver needed emergency care, they worried about home care and the cost of pharmaceuticals. Women in particular worried about whether they would be able to cope with increased demands on them to care for sick or elderly relatives or friends. These concerns underline the need for governments to carefully plan the transition from a hospital- or institution-based health

care system to one that relies more heavily on health care in the home.

With regard to crime, recent federal and provincial initiatives to support crime prevention through increased funding for community efforts constitute a logical approach to improving public safety. However, the question remains whether cuts in social services and in public programs ranging from education to recreation will ultimately undermine other community safety efforts.

Finally, the PSI shows that Canada's record of promoting economic and physical security is relatively good in comparison to other industrialized western countries. This is especially evident when our rates of poverty and premature death are compared with those of the United States. Canada's international standing demonstrates that the country's collective resolve to tackle social and economic problems over the last 50 years has made a difference, even in a globalized world

METHODOLOGY

Despite the importance of security in our daily lives, attempts to capture and measure the level of security in our society have been few and far between. This may be because security is a subjective state which varies according to each person's response to their personal situation. Everyone has a different comfort zone based on their age, health and income status. This means that any measurement of security must be somewhat arbitrary with respect to ranking different components. As well, measuring security must not only include an assessment of current conditions, it must also assess people's outlook for the future.

The concept of security has many dimensions. For our purposes, it is reduced to its most basic level, encompassing economic security – in the broad sense of job and financial security – and physical security – in the sense of protection against the threats of disease and injury. In a broader exercise, security could also be considered to include an assessment of the health of people's social relations or the stability and future potential of their communities. However, practical considerations limit this project to the economic and physical dimensions of personal security.

This project has also been developed within the limitations of the data that were available, in order to build the indicators chosen to embody each dimension of security. While an ideal security index would include indicators of the quality of the physical environment or the presence of life-threatening pathogens, for example, data for such indicators and their impact are limited, or non-existent. These difficulties notwithstanding, the CCSD and its partners decided that a partial insight into such a crucial issue was better than no information at all. Fully conscious of the problems inherent in such an exercise, we have proceeded with great care in the selection of the personal security components and their indicators.

Steps for creating the PSI

For the most part, research into social indicators points out the difficulties in constructing composite measures. While we have monetary units to describe economic transactions and energy units to describe different sorts of physical activities, a social index, by definition, involves combining dissimilar factors or phenomena, such as the number of unemployed people and crime rates.

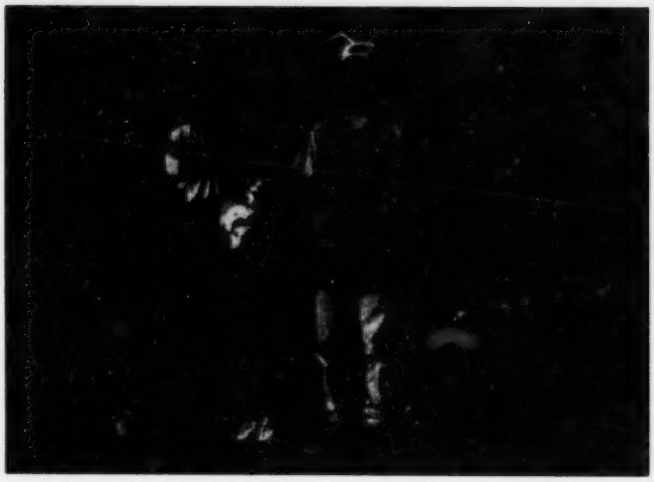
In order to create the PSI, it was necessary to first develop a conceptual framework, then find individual indicators that best embodied the various dimensions of our central concept of security. The third step involved combining those individual indicators into the conceptual framework. Finally, a method will be needed to transform each variable into weighted units on a common scale so that they can be combined to create one score. This latter part of the exercise will be tested and refined, to be produced in the second annual PSI report.

Indicator selection

In order to identify the most appropriate indicators, the CCSD submitted a list of proposed variables to experts in a variety of

fields. These individuals then selected and ranked the indicators that best captured the different dimensions of personal security, using the following criteria:

- Indicators should measure the personal security of adults and their family members.
- Subjective indicators should measure each individual's personal experience of security, rather than their perceptions of the general level of security in Canada.
- Indicators should be meaningful – that is, they should be descriptive of the personal security of Canadians at a given point in time. They should be compelling and relatively easy to understand by the general population.
- Indicators should be valid – that is, well-recognized in the research literature.
- Indicators should be responsive to changes over time and among different populations, wherever possible. Indicators should show a degree of variability.
- Indicators should measure things that have a high probability of influencing an individual's personal security.
- Indicators should take into account sources of "extraneous variation," meaning changes in the population over time, changes in the time period during which measurements are made, and changes in monetary values over time.
- Ideally, indicators should be available on an annual basis. The most recently available data will be used in constructing the PSI.
- Indicators should be available at the national level and for selected demographic groups and geographic areas. Ideally, the objective indicators should be available for other selected countries as well.



- Indicators should be readily available from established data sources.

The PSI conceptual framework and the indicators were then submitted to focus groups of Canadians to test their resonance with the public. The goal was to develop indicators that were both understandable to the general public and that embodied Canadians' most essential concerns about their personal security. Thus, people were asked to assess the overall conceptual framework, as well as each individual indicator.

Weighting

Now that the individual indicators have been selected, the next step will be to determine the relative value of each component and each indicator within the composite index. Are some indicators more important than others in the personal security considerations of Canadians? If so, how should the various indicators be weighted to account for differences in their relative importance?

Again, the CCSD will ask Canadians to tell us the relative importance they attach to the various indicators within each

sub-component and to weigh them. The final weights will be assigned to the indicators in the year 2000 report, based on a combination of rankings for both the economic and physical security indicators.

Creating the Index

The next step in calculating the Personal Security Index is to transpose the raw data into common units of analysis so that changes in all indicators can be calculated in order to arrive at an overall score. Starting next year, changes in the value of individual indicators will be converted into common units, then assigned their appropriate weights (derived through the consultation process outlined above). Changes in the overall value of the Index from one year to the next will tell us whether Canadians are feeling more – or less – secure over time.

Testing and reliability

The CCSD proposes to review the indicators and their weights periodically to determine whether they still adequately reflect different dimensions of personal security and whether they are still reliable. In some cases, indicators may be modified or eliminated altogether, keeping in mind the integrity of the Index over time. Changes in the choice of indicators and the weighting will be clearly detailed in the each report of the PSI.

ENDNOTES

[1] Between mid-November and mid-December 1998, Ekos Research Associates Inc. surveyed over 2,000 Canadians on behalf of the Canadian Council on Social Development about their perceptions of personal security and the security of their families.

[2] Statistics Canada, *National Income and Expenditure Accounts*, 1998.

[3] Ekos Research Associates Inc. The question read: "How adequate would you say your household income is in meeting your family's basic needs?" The answers were rated on a scale of one to seven, with one being 'not adequate at all' and a rating of seven being 'extremely adequate.' The sample included 2,035 Canadians. The margin of error was 2.2 per cent, 19 times out of 20. Results for regions and various socioeconomic groups are, of course, prone to wider margins of error.

[4] Poverty lines are a proven and reliable indicator of relative deprivation. Gallup poll results show that they reflect the general amount of money that Canadians feel is necessary to live adequately. In a poll conducted for this project, the majority of respondents felt that a family of four needed at least $40,000 per year in order to meet their basic needs in their community – a figure, it is worth noting, substantially above the LICO, which stands at $32,500 for a family of four in a large urban centre.

[5] Statistics Canada, *Income Distributions by Size in Canada*, 1996.

[6] The following countries are members of the G-7: Canada, the United States, the United Kingdom, Italy, France, Germany, and Japan.

[7] Luxembourg Income Study. Poverty lines computed on LIS data sets, by Koen Vleminckx (LIS), August 1998. www.lissy.ceps.lu

[8] Statistics Canada, *Labour Force Survey*, various years.

[9] Organisation for Economic Co-operation and Development, *Employment Outlook, 1998*. The data are for 1997.

[10] Ekos Research Associates Inc. Respondents were asked whether they agreed or disagreed with the following statement: "I think there is a good chance I could lose my job over the next couple of years." The rating scale ranged from one (for 'strongly disagree') to seven (for 'strongly agree'), with a rating of four indicating that the respondent neither agreed nor disagreed with the statement. The sample size was 2,594 persons.

[11] Ekos Research Associates Inc. Respondents were asked whether they agreed or disagreed with the following statement: "If I lost my job, I am confident I could find an equivalent one within six months." The rating scale ranged from one (for 'strongly disagree') to seven (for 'strongly agree'), with a rating of four indicating that the respondent neither agreed nor disagreed with the statement. The sample size was 2,042 persons.

[12] Statistics Canada, *Labour Force Survey*, various years.

[13] Ekos Research Associates Inc. Respondents were asked whether they agreed or disagreed with the following statement: "If I lost my job, I am confident I could count on government support programs to sustain me and my family adequately while I looked for a new job." The rating scale ranged from one (for 'strongly disagree') to seven (for 'strongly agree'), with a rating of four indicating that the respondent neither agreed nor disagreed with the statement. The sample size was 2,042 persons.

[14] Statistics Canada, *National Income and Expenditure Accounts*; Bank of Canada, *Canadian Monetary and Credit Aggregates and Interest Rates*, various years.

[15] Ministère de la Santé et des services sociaux du Québec, *Indicateurs socio-sanitaires: Comparaison internationale, 1980–1994*, 1997. For this comparison, the PYLL uses 70 years as the age limit.

[16] Human Resources Development Canada, *Occupational Injuries and their Cost in Canada*, various years. The data reported were subject to different collection practices, reporting

requirements, claims policies and definitions employed by the various boards. Furthermore, rates are based on accepted claims only, which may lead to some underestimation. Finally, some employees – such as a majority of the growing number of self-employed Canadians – are not covered, again resulting in some underestimation. It is worth noting that stress-related diseases and conditions are not yet recognized by workers' compensation boards.

[17] Transport Canada, *Canadian Motor Vehicle Traffic Collision Statistics*, TP 3322, 1998. This indicator specifically focuses on injuries rather than fatalities, because fatalities are already accounted for in our previous indicator of potential years of life lost.

[18] Ekos Research Associates Inc. The question read: "In general, how would you rate your health? Please use a scale from one, terrible, to seven, excellent, where the midpoint, four, is average." The sample size was 4,017 persons with a margin of error of 1.5 per cent, 19 times out of 20.

[19] Ekos Research Associates Inc. The question read: "How stressful would you say your life is? Please use a scale from one, not at all, to seven, extremely, where the midpoint, four, is moderately." The sample size was 4,017 persons. For this question, ratings of 6 and 7 were used to build our overall score for 'extremely stressful,' ratings of 3 to 5, for 'moderately stressful,' and ratings of 1 and 2 for 'not stressful.'

[20] Ekos Research Associates Inc. Respondents were asked whether they agreed or disagreed with the following statement: "I am confident that if I or a member of my family were to become ill, we would be able to access the necessary health care services." The scale ranged from one (for 'strongly disagree') to seven (for 'strongly agree'), with a rating of four indicating that the respondent neither agreed nor disagreed with the statement. The sample size was 2,042 persons.

[21] Canadian Institute for Health Information, *National Health Expenditure Trends, 1975–1998*, 1998.

[22] Statistics Canada, Canadian Centre for Justice Statistics, *Canadian Crime Statistics*, Catalogue No. 85-205, various years.

[23] United Nations Crime Prevention and Criminal Justice Branch, Fifth Survey. Data are for 1994 for all countries except France and Germany, for which 1990 data were used.

[24] Ekos Research Associates Inc. The question read: "Thinking of your family's exposure to violent crime, how safe is your neighbourhood? Please use a scale from one, not at all, to seven, extremely, where the midpoint, four, is moderately." The sample size was 2,020 persons.

[25] Statistics Canada, Canadian Centre for Justice Statistics, *Canadian Crime Statistics*, Catalogue No. 85-205, various years.

[26] United Nations Crime Prevention and Criminal Justice Branch, Fifth Survey. Burglary is defined here as unlawful entry into someone else's premises with an intention to commit crime. These rankings are based on data from 1994. They should be treated with great caution, as each country has its own crime reporting system. No data were available for Germany or Italy.

[27] Ekos Research Associates Inc. The question read: "Thinking of your household's exposure to property crime such as break-ins, how safe is your neighbourhood? Please use a scale from one, not at all, to seven, extremely, where the midpoint, four, is moderately." The sample size was 2,020 persons.

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